

Information to identify the case:

Debtor 1	<u>Freddy Rafael Gomez Mejia Jr.</u>	Social Security number or ITIN	xxx-xx-4827
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	15-34061-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Freddy Rafael Gomez Mejia Jr.
aka Freddy R Gomez

6/19/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Freddy Rafael Gomez Mejia, Jr.
DebtorCase No. 15-34061-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Freddy Rafael Gomez Mejia, Jr., 4 Red Lodge Drive, Unit #8, Vernon, NJ 07462-4541
 515922589 +IRS, PO Box 12192, Covington, KY 41012-0192
 515922590 +Marisol Peguero, c/o Newman and Andriuzzi, Esqs, 1200 Rt 46 West, Suite 130, Clifton, NJ 07013-2440
 515922592 +Midland Funding, 227 W. Trade St, Second Floor, Charlotte, NC 28202-1675
 515922593 +Midland Funding LLC, c/o Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 515922594 +NJ Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
 515922595 +Pleasant Valley Vet Services, 32 Pleasant Valley Rd, Washington, NJ 07882-4362
 516389934 +Pleasant Valley Veterinary Services, c/o Jerome P. O'Brien, Esq., PO Box 505, West Caldwell, NJ 07007-0505
 515922596 +Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 516028844 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
 515922597 +Slopeside Section, c/o Ansell, Grimm & Aaron, 214 Carnegie Center, Princeton, NJ 08540-6014
 515922598 +State of New Jersey, Motor Vehicle Commission, PO Box 134, Trenton, NJ 08666-0134
 515922599 +Superior Court of New Jersey, DJ-180944-15, 43 47 High Street, Newton, NJ 07860-1738

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregrion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank, c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
 515922584 +EDI: BANKAMER.COM Jun 20 2020 05:18:00 Bank of America Home Loans, P.O. Box 31785, Tampa, FL 33631-3785
 515922585 +E-mail/PDF: creditonebknofications@resurgent.com Jun 20 2020 02:17:55 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
 515922587 +EDI: IIC9.COM Jun 20 2020 05:13:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 515922588 +EDI: IIC9.COM Jun 20 2020 05:13:00 IC System, PO Box 64378, Saint Paul, MN 55164-0378
 516132684 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 20 2020 02:16:12 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 515922591 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 20 2020 02:16:09 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
 516155720 +EDI: MID8.COM Jun 20 2020 05:18:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
 515942271 EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515922586 Erika Camacho

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Jun 19, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
James C. Zimmermann on behalf of Debtor Freddy Rafael Gomez Mejia, Jr. jim@jzlawyer.com,
office@jzlawyer.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 3